

Information to identify the case:

Debtor 1:	Hanil C. Resmerowski	Social Security number or ITIN:	xxx-xx-8470
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 10/29/14
Case number:	14-31959-JNP	Date case converted to chapter:	7 3/30/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Hanil C. Resmerowski	
2. All other names used in the last 8 years		
3. Address	1400 Zion Road Northfield, NJ 08225	
4. Debtor's attorney Name and address	Robert A. Loefflad Ford, Flower, Hasbrouck & Loefflad Post Office Box 405 Linwood, NJ 08221	Contact phone 609-653-1500
5. Bankruptcy trustee Name and address	Douglas S. Stanger Flaster/Greenberg 646 Ocean Heights Avenue Linwood, NJ 08221	Contact phone (609) 645-1881

For more information, see page 2 >

Debtor **Hanil C. Resmerowski**

Case number **14-31959-JNP**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>	<p>401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.</p>	<p>Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)</p> <p>Contact phone 856-361-2300</p> <p>Date: 4/4/17</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>	<p>May 11, 2017 at 10:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>1423 Tilton Road, Suite 5, Northfield, NJ 08225</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 7/10/17</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Hanil C. Resmerowski
 Debtor

Case No. 14-31959-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Apr 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2017.

db
 515137744 +Hanil C. Resmerowski, 1400 Zion Road, Northfield, NJ 08225-1955
 515137746 Bank Of America, Post Office Box 92235, El Paso, TX 79998
 515137747 +Cape Bank, 225 N. Main Street, Cape May Court House, NJ 08210-2140
 515137748 Carrie Brown, Esquire, 120 Corporate Boulevard, Norfolk, VA 23502-4952
 515137749 +Chase Home Finance, LLC, Post Office Box 24696, Columbus, OH 43224-0696
 +Clerk, Law Division, ATL-L-1911-14, 1201 Bacharach Boulevard,
 Atlantic City, NJ 08401-4510
 515137750 +Clerk, Special Civil Part, DC-1516-12, 1201 Bacharach Boulevard, 1st Floor,
 Atlantic City, NJ 08401-4510
 515137751 +Clerk, Special Civil Part, DC-5171-13, 1201 Bacharach Boulevard, 1st Floor,
 Atlantic City, NJ 08401-4510
 515137752 +Federal National Mortgage Association, C/O Pluese, Becker & Saltzman, LLC,
 20000 Horizon Way, Suite 9000, Mount Laurel, NJ 08054-4303
 515137753 +Fein Such Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 515137754 +Gary R. Griffith, Esquire, Griffith & Carlucci, 801 Asbury Avenue, Suite 200,
 Ocean City, NJ 08226-3625
 515137757 JP Morgan Chase Bank, Mail Code OH4-7302, Post Office Box 24696, Columbus, OH 43224-0696
 515156240 +Midland Credit Management, Inc, as agent for Asset Acceptance LLC, PO Box 2036,
 Warren, MI 48090-2036
 515172315 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982
 515137759 +PNC Bank, Post Office Box 3180, Pittsburgh, PA 15230-3180
 515137762 +Seterus, Inc., 14523 SW Millikan Way, Suite 200, Beaverton, OR 97005-2352
 515137763 +Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302,
 Roseland, NJ 07068-1640
 515137765 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Leasing, Mail Drop FN 22, 19001 S. Western Avenue,
 Torrance, CA 90501-1106)
 515137767 +Youngil Resmerowski, 1400 Zion Road, Northfield, NJ 08225-1955

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rloefflad@ffhlaw.com Apr 04 2017 22:29:05 Robert A. Loefflad,
 Ford, Flower, Hasbrouck & Loefflad, Post Office Box 405, Linwood, NJ 08221
 tr +EDI: FDSSTANGER.COM Apr 04 2017 22:33:00 Douglas S. Stanger, Flaster/Greenberg,
 646 Ocean Heights Avenue, Linwood, NJ 08221-1011
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 04 2017 22:29:12 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 04 2017 22:29:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515137740 EDI: ACCE.COM Apr 04 2017 22:33:00 Asset Acceptance, LLC, Post Office Box 771,
 Woodbury, NJ 08096-7771
 515137742 EDI: BANKAMER.COM Apr 04 2017 22:33:00 Bank Of America, PO Box 21848,
 Greensboro, NC 27420-1848
 515137741 +EDI: BANKAMER.COM Apr 04 2017 22:33:00 Bank Of America, PO Box 15026,
 Wilmington, DE 19850-5026
 515137743 +EDI: BANKAMER.COM Apr 04 2017 22:33:00 Bank Of America, Bankruptcy Department,
 PO Box 26012, NC4-105-02-99, Greensboro, NC 27420-6012
 515137745 EDI: BANKAMER.COM Apr 04 2017 22:33:00 Bank Of America Home Loans, Post Office Box 5170,
 Simi Valley, CA 93062-5170
 515137756 EDI: RMSC.COM Apr 04 2017 22:33:00 Green Tree Servicing, 332 Minnesota Street, Suite 610,
 Saint Paul, MN 55101
 515345049 E-mail/Text: bankruptcy.bnc@ditech.com Apr 04 2017 22:29:09 Green Tree Servicing LLC,
 PO BOX 6154, Rapid City, SD 57709-6154
 515137755 +EDI: RMSC.COM Apr 04 2017 22:33:00 Ge Money Bank, Attn: Bankruptcy Dept.,
 Post Office Box 103106, Roswell, GA 30076-9106
 515137760 EDI: PRA.COM Apr 04 2017 22:33:00 Portfolio Recovery, 120 Corporate Boulevard, Suite 100,
 Norfolk, VA 23502-4962
 515322730 EDI: PRA.COM Apr 04 2017 22:33:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 515137764 EDI: RMSC.COM Apr 04 2017 22:33:00 Synchrony Bank, Attn: Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060
 515151408 EDI: TFSR.COM Apr 04 2017 22:33:00 Toyota Lease Trust, PO Box 8026,
 Cedar Rapids, Iowa 52408-8026
 515137766 +EDI: WFFC.COM Apr 04 2017 22:33:00 Wells Fargo Home Mortgage, Post Office Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-1

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 36

Date Rcvd: Apr 04, 2017

515137758 ##+Leonard H. Franco, Jr., Esquire, Fulton, Friedman & Gullace, LLP,
35 Journal Square, Suite 401, Jersey City, NJ 07306-4024

515137761 ##+RJM Acquisitions LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on April 3, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,
jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com,dss@trustesolutions.net

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

Jeanette F. Frankenberg on behalf of Creditor Green Tree Servicing LLC cmecf@sternlav.com

R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bankruptcy@feinsuch.com

Robert A. Loefflad on behalf of Debtor Hanil C. Resmerowski rloefflad@ffhlaw.com,
ghuie@ffhlaw.com

Robert P. Saltzman on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org

TOTAL: 7